

STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter Of:

Jimmy Heggins
a/k/a **Jimmie Heggins**

Enforcement Case No. 08-7040

Respondent.

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Issued and Entered
This 16th day of July, 2009
by Stephen R. Hilker
Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST

I.

Findings of Fact

1. On April 13, 2009, pursuant to the Mortgage Brokers, Lenders, and Servicers Licensing Act ("MBLSA"), MCL 445.1651 *et seq.*, the Chief Deputy Commissioner issued to Respondent an ORDER TO CEASE AND DESIST AND NOTICE OF OPPORTUNITY FOR HEARING ("Order").
2. The Order, served on Respondent in accordance with the Section 16 of the MBLSLA, MCL 445.1666, advised Respondent that failure to request a hearing within 30 days would result in the issuance and entry of a Final Order to cease and desist against Respondent.
3. The Order was served on Respondent on or about April 16, 2009, and April 27,

2009, as evidenced by signed certified mail Domestic Return Receipts.

4. Respondent failed to request a hearing within 30 days as required by statute.


II.

Final Order to Cease and Desist

NOW THEREFORE, based upon the factual findings set forth above and the files and records of the Office of Financial and Insurance Regulation, **IT IS HEREBY ORDERED THAT:**

1. A Final Order to **CEASE AND DESIST**, pursuant to MCL 445.1666, shall be and hereby is entered against Respondent.

IT IS SO ORDERED.



Stephen R. Hilker
Chief Deputy Commissioner